

Appl. No. 09/682,851
Amdt. dated January 19, 2006
Reply to Office Action of November 9, 2005

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Please cancel claim 11, and amend claims 1, 5, 13 and 14 as follows:

1. (currently amended) An offer presentation system for identifying consumers as belonging to a designated category and allowing access to offers by consumers who are members of the designated category, comprising:

a database of offers accessible through connection by consumer operated computers upon authentication of consumer registration;

an offer presentation module for managing access to the database of offers; and

a consumer registration module allowing registration of a consumer for access to the offer presentation module, the consumer registration module allowing registration of a consumer upon submission of identifying information provided to the consumer by a party who has verified the consumer's membership in the designated category and used to identify the consumer as belonging to the designated category, wherein the consumer registration module is hosted on a server and the server determines which offers are available to the consumer depending on the identifying information associated with the consumer.

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2. (original) The system of claim 1 wherein the consumer registration module allows the consumer to select a unique consumer username and a password after providing the identifying information.

3. (original) The system of claim 2, wherein the consumer registration module solicits personal information from the consumer during registration, associates the personal information with the consumer username and stores the personal information in association with the consumer username during registration.

4. (original) The system of claim 3, wherein the consumer registration module associates the consumer username with the identifying information and stores the identifying information in association with the consumer username during registration.

5. (currently amended) The system of claim 4, wherein the consumer registration module ~~is~~ hosted on a the server is connected to the Internet and wherein the consumer gains access to the consumer registration module by activating a hypertext link to navigate to a web page serving as a portal to the consumer registration module.

6. (original) The system of claim 5, wherein the database of offers includes a hypertext link for each offer and wherein the consumer can activate the hypertext link for an offer in order to access the offer.

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7. (original) The system of claim 6, wherein one or more offers is accessible only if predetermined conditions have been met.

8. (original) The system of claim 7, wherein activating a hypertext link for an offer causes the transmission of the identifying information, the consumer username and the consumer personal information to a server hosting the offer.

9. (original) The system of claim 8, wherein the consumer username and personal information is examined to determine if the consumer meets any predetermined conditions established for access to the offer.

10. (original) The system of claim 9, wherein the server hosting the offer is able to retain the consumer personal information for use in future marketing efforts.

11. (canceled)

12. (currently amended) The system of claim 11, wherein the party identifying the consumer as belonging to the designated category is a lender and wherein the identifying information is provided to the consumer when the consumer has applied for home financing with the lender.

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13. (currently amended) The system of claim 11, wherein the party identifying the consumer as belonging to the designated category is a lender and wherein the identifying information is provided to the consumer when the lender has judged that the consumer is a serious prospect to apply for home financing with the lender.

14. (currently amended) A method for presenting offers to consumers who are members of a designated category, comprising the steps of:

providing a consumer with an identifier upon verification of the consumer's membership in the designated category by a party providing the identifier;

receiving in a computer based system the identifier when presented by the consumer;

authenticating the identifier by the computer based system;

upon authentication of the identifier, allowing the consumer to register his identity with the computer based system; and

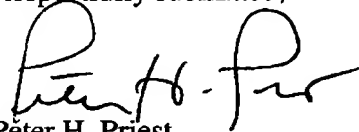
upon completion of registration, allowing the consumer to utilize the computer based system to access a selection of offers, wherein the computer determines which offers are available to the consumer depending on the identifying information associated with the consumer.

15. (previously presented) The method of claim 14, wherein the step of receiving the identifier includes establishing a connection to a consumer computer upon a request by the consumer, presenting an initial login form for display on the consumer computer, the form

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including one or more fields for input of the identifier by the consumer, and receiving submission of the identifying information in the computer based system.

Respectfully submitted,



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